

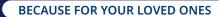
# Aaj ka SWAG

Kal ki **Happiness Guaranteed**<sup>+</sup>

## **Presenting**







# **BHAROSA TUM HO**

#### **HOW DOES SWAG WORK**

EARLY WEALTH VARIANT				
Parameters	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Age of Life Assured in years	35	¦ 35	¦ 35	35
Premium Payment Term / Policy Term	8/20	12/25	15/40	15/45
Annualised Premium	2,00,000	2,00,000	2,00,000	5,00,000
Income Start Year	1st	1st	1st	1st
Monthly Income Starting 1st Month	3,151	5,221	6,106	17,058
Income applicable in a year	37,814	62,657	73,273	2,04,696
Income as percentage of annualised premium	18.91%	31.33%	36.64%	40.94%
Income Years	20	25	40	45
Total Guaranteed Income	7,56,280	15,66,425	29,30,920	92,11,320
Total Maturity Benefit <sup>2</sup>	18,29,022	24,18,654	55,38,750	1,56,95,880
Customer Internal Rate of Return	3.80%	3.85%	4.74%	5.05%
Give-Get Ratio	1.62X	1.66X	2.83X	3.33X

<sup>&</sup>lt;sup>1</sup>Income will be paid till end of policy term

"Annualised Premium" shall be the premium amount payable in a year excluding the rider premiums, underwriting extra premiums, loadings for modal premiums and applicable taxes, cesses and levies.

"Sum Assured on Maturity" means an absolute amount of benefit which is guaranteed to become payable at the end of the policy term i.e. on maturity of the policy, in accordance with the terms and conditions of the policy.

<sup>&</sup>lt;sup>2</sup>Maturity Benefit= Sum of [Accrued Guaranteed Additions + Sum Assured on Maturity]

Life Assured is Male and PCB Option has not been opted and Premium is being paid in annual mode.

The Give-Get Ratio includes the Auto Debit Booster.

The above rates are for Income benefit payment mode chosen as arrears.

Your family looks up to you to make their dreams a reality.

With Smart Wealth Advantage Guarantee, you can.

Now apart from getting an assured sum at the end of your policy term, you also have an option to receive an income benefit from as early as the first month, while getting enhanced protection all along.



Choose your Premium Payment Term and income start year

our "Save the Date" option#



## Liquidity

Option to get Income as early as first month through our "Early Wealth" variant

Receive income on special occasions through Option to accrue your income\*\* and withdraw it anytime during the policy term



### **Enhanced Protection**

In-built accidental death benefit of 50% of the Sum Assured (applicable after premium payment term is over)

> **Optional Policy Continuance** Benefit##

## **Early Wealth Variant: Key Features**



#### Enhanced Liquidity for you with an option to receive income from year 1

(available with premium payment terms of 5,6,7,8,10,12 and 15).



You also have the **option to choose** to start your income from year 5 (available with premium payment terms of 10, 12, 15 and 20), 7 (available with premium payment terms of 12, 15 and 20) or 10 (available with premium payment terms of 15 and 20).



You can choose to accrue your income and withdraw it partially or fully at a later stage with interest\*\*.



An additional policy continuance benefit can also be opted in order to ensure enhanced protection for your loved ones.





Individual Death Claims Paid Ratio as per Audited Financials of FY 2023-24. \*As per Public Disclosure for H1 FY 2024-25.

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This is a Non-Linked Non-Participating Individual Life Insurance Savings Plan with UIN: 104N124V14

\*\*Policy Continuance Benefit is not available with Lifelong Wealth variant.

\*\*The accrued income will be accumulated on an annual basis at the prevailing repo rate (published on RBI's website). Refer section 'Option to accrue the Income Benefit and loyalty income booster' (in Policy Contract).

\*\*With "Save the Date", you can choose to take your annual income on any special date in a year. This option is not available with Wealth for Milestones variant. This option is available only in case the income payment frequency is annual and income benefit payment mode is arrear. You may be eligible for tax benefits as per prevailing tax laws.

The premium is exclusive of Goods and service tax and any other cess, underwriting extra premium (if any).

Collection of advance premium shall be allowed within the same financial year for the premium due in that financial year is being collected in previous financial year, the premium may be collected for a maximum period of three months in advance of the due date of the premium. The premium so collected in advance shall only be adjusted on the due date of the premium. Such advance premium, if any, paid by the Policyholder shall not carry any interest.

The Brand Ambassadors as depicted herein, have endorsed only the Axis Max Life Insurance Products and are not in any manner endorsing Axis Bank Limited and do not have any kind of association or relationship with Axis Bank Limited.

Axis Max Life Insurance Limited (formerly known as Max Life Insurance Company Limited) is a joint Venture between Max Financial Services Limited and do not have any kind of association or relationship with Axis Bank Limited.

If, Gurugram(Haryana) - 122 002. For more details on risk factors, Terms and Conditions please read the prospectus carefully before concluding a sale. You may

ARN No.: Axis Max Life/MaxIS/SWAG V14/Early Wealth Variant /May 2025

#### BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint